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## A LEAP OF FAITH AND A TASTE OF HOME: *The Story of Guam Sweet Spot Café & Dessert Shop*

**By Faith Antol**

*Network Program Associate*

When life doesn't go as planned, sometimes it's a sign to take a different path; one paved with faith, family, and a sprinkle of sugar. For Penalyn Deseo, owner of Guam Sweet Spot Café & Dessert Shop, that path began not with a business plan, but with a dream and a deep love for baking.

Penalyn's journey started in 2013 when she studied Culinary Arts at Guam Community College, nurturing a quiet dream of one day opening her own dessert café. "Baking has always been close to my heart," she shares during an interview with her business advisor, Kenneth Hizon. "I wanted to create a space filled with sweets, creativity, and love." That vision eventually blossomed into Guam Sweet Spot, a family-run café known for its mochi donuts, cheesecakes, custom cakes, and island-inspired desserts.

The idea for the café was born during a time of uncertainty. Penalyn and her husband had spent years saving for their first home but struggled to find the right one. "One night, after another disappointing search, my husband said, 'Maybe this is a sign, maybe God wants us to build something different,'" she recalls. Those words became the turning point. With faith as their foundation, they decided to invest their house savings into building a dream business instead; a bold move that would redefine their family's future.

From the beginning, Guam Sweet Spot was a fam-

**Business Name:** Guam Sweet Spot Café & Dessert Shop

**Owner:** Penalyn Deseo

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**Hours of Operation:**

Mon: 7am – 5pm

Tues: Closed

Wed – Friday: 7am – 5pm

Sat – Sun: 8am – 6pm

ily affair. Penalyn's husband, mother, and sisters all played a role in shaping the café, from mixing batter to decorating the shop. "Every piece of equipment and every detail in the shop carries a story of sacrifice, teamwork, and love," she says. "We poured our hearts and hopes into making Guam Sweet Spot a place where people can feel the warmth of family."

But the road wasn't always sweet. Financing the startup, learning to manage a business, and overcoming self-doubt were all part of the journey. That's where the Guam Small Business Development Center (SBDC) and the GUMA Program stepped in.

Through SBDC advisor Kenneth Hizon's mentorship and GUMA's six-month business training,

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# Geftao Chamorro Foods: A Taste of Guam's Heart and Heritage

**By Jarneec' Halsey**

*Guam SBDC Business Advisor/WIB Program Coordinator*



In the heart of Hagåtña's Chamorro Village, Geftao Chamorro Foods brings people together through the unmistakable flavors of Guam.

Founded in 2024 by Antonette Pitter, this family-run business represents more than just food—it's a story of culture, love, and perseverance. What began as a passion nurtured in the kitchen of her home in Talofofo has grown into a beloved destination for locals and tourists seeking authentic Chamorro cuisine.

For Antonette, cooking has always been a way to show love and preserve heritage. Growing up surrounded by family gatherings and fiestas, she found joy in preparing dishes that reflected Guam's traditions.

"Cooking Chamorro food is more than just making a meal," she says.

"It's about connection, sharing, and honoring where we come from." Inspired by this belief, she decided to turn her gift into a business that celebrates the island's culinary roots. With the encouragement of her family and community, Geftao Chamorro Foods was born, a dream turned into reality in the bustling center of Chamorro Village.

From its earliest days, Antonette's vision was to create a space that felt like home. Her menu showcases beloved local staples such as red rice, barbecued ribs, chicken kelaguen, lumpia, shrimp patties, and fresh vegetables, often served with desserts made from local ingredients. Each dish is crafted from scratch using products sourced from Guam's farmers and

wholesalers, ensuring freshness and quality with every bite.

For many customers, the first taste of Geftao's food brings back cherished memories of family fiestas and Sunday lunches a true reminder of home.

The journey to entrepreneurship, however, was far from easy. Starting a small business required patience,

planning, and persistence. Antonette turned to the Guam Small Business Development Center (SBDC) for help navigating the process. Through one-on-one counseling and training, she received support in developing a comprehensive business plan, organizing her finances, and establishing a realistic pricing structure. The SBDC also guided her through the licensing process, helping her ensure compliance with Guam's local business requirements.

"The SBDC really helped me organize my thoughts," Antonette reflects. "They gave me the confidence and direction I needed to bring my idea to life."

**Business Name:** Gef'tao Chamorro Foods

**Owner:** Antonette Pitter

**Contact Information:**

671-777-4699 | [pitshoppitter@yahoo.com](mailto:pitshoppitter@yahoo.com)

**Location:** 162 CHamoru Village, Hagatna

**Hours of Operation:**

Monday thru Friday: 11am-1pm

Like many small business owners, Antonette faced her share of challenges. Funding was one of the biggest hurdles. She relied on her personal savings and the support of her family to secure her first equipment and lease a small 200-square-foot space in Chamorro Village.

Every dollar was spent strategically from kitchen tools and signage to permits and initial inventory. Long days, limited resources, and unexpected setbacks tested her determination, but she never lost sight of her purpose.

Her most memorable triumph came when Geftao Chamorro Foods officially opened its doors to the public. The first day brought a line of customers eager to try her food. Many returned for seconds, praising the authenticity and heart behind every meal.

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*Antonette Pitter*





# Heritage Beauty College:

## Shaping Guam's Future Through Skill, Confidence and Community

By Jarneec' Halsey

Guam SBDC Business Advisor/WIB Program Coordinator

In the village of Harmon, a new chapter in Guam's education and beauty industry is unfolding. Heritage Beauty College stands as a testament to teamwork, shared vision, and the belief that everyone deserves an opportunity to succeed.

Founded by Jolas V. DeVeas, Lolita S.N. Taitano, Jason Mondina, and Phyliss Leon Guerrero, the college was built from a collective dream to empower people from all walks of life to pursue meaningful careers in the beauty field while staying close to home.

Heritage Beauty College was born from a common goal: to create a place where students could develop their technical skills, build confidence, and discover the power of creativity.

Each founder brought years of experience and heart to the project. Jolas as a licensed cosmetologist and entrepreneur, Lolita as an educator and administrator, Jason as a skilled operations specialist and Phyliss with two decades of experience in teaching and administration. Together, they saw a gap in Guam's vocational training system and decided to fill it with a program that blends professional excellence, cultural pride, and personal growth.

The process of starting the college required courage, patience, and unwavering commitment. The founders spent countless hours researching regulations, developing curriculum, and preparing the facility to meet industry standards.

They faced the familiar challenges of entrepreneurship, navigating permits, securing funding, and balancing responsibilities but what united them was their shared belief in the transformative



power of education.

"We wanted to build something that would give people a chance to change their lives," the team shared, "and to create a legacy that uplifts others through skill and confidence."

Support from the Guam Small Business Development Center (SBDC) was instrumental in turning that vision into a reality. The SBDC provided hands-on guidance in organizing the business plan, structuring finances, and preparing for long-term sustainability.

Through its advising sessions, the team refined their operational systems, marketing approach, and growth projections. The partnership gave them the clarity and structure they needed to confidently open their doors to the community.

Funding the college was truly a team effort. The founders personally invested in the business, pooling resources to cover renovations, student kits, and high-quality salon equipment.

Every detail from the layout of the classrooms to the selection of tools was chosen with care. Their goal was to create a welcoming environment where students could learn and grow in a professional, supportive space.

When the first cohort of students en-

**Business Name:** Heritage Beauty College  
**Owners:** Jolas V. DeVeas, Lolita S.N. Taitano  
Jason Mondina and Phyliss Leon Guerrero  
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**Instagram:** Heritagebeautycollege.gu  
admin@heritagebeautycollege.com  
<https://www.heritagebeautycollege.com/>  
**Location:** 655 Harmon Loop Road  
Suite 104A/105 Dededo, GU 96929  
**Hours of Operation:** Monday thru Friday 9 am-4:30 pm

rolled, it marked a milestone for the entire team. Watching individuals from diverse backgrounds young adults, single parents, and career changers gain new confidence through hands-on training was a defining moment. For the founders, that first day was more than a business achievement; it was proof that their hard work had created something meaningful for Guam.

At the core of Heritage Beauty College's success is its commitment to quality education. The school utilizes the internationally recognized Pivot

Point curriculum, known for its performance-based learning model.

Students receive a blend of theory, practice, and client-based training, allowing them to develop both technical mastery and professional readiness.

The college's clinic floor offers real-world experience, where students perform services such as haircuts, coloring, manicures, and styling under licensed supervision, bridging the gap between classroom learning and industry application.

As the college continues to grow, the founders remain focused on their vision for the future. In the short term, Heritage Beauty College aims to increase enrollment, strengthen partnerships with local businesses, and introduce new programs in esthetics and instructor training.

In the long term, the team plans to pursue national accreditation through the National Accrediting Commission of Career Arts & Sciences, allowing students to access financial aid and gain credentials recognized across the United States.

The founders' journey has not been without challenges, but their unity and shared purpose have kept them grounded. Each hurdle, from logistical delays to operational complexities, became an opportunity to grow stronger as a team.



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# From Purchase Order to Proprietor:

## Jacinta Laan and Ahr Island Supplier Delivering Savings to Customers

By Geraldine Mitagyow  
Yap SBDC Business Advisor

In the small business world, success often follows from identifying a single problem and finding an effective solution. For Jacinta Laan, a mother of two young boys from Malay, Kanifay, that problem was the excessive cost of goods being shipped to Yap. Her solution? Ahr Island Supplier, a new import business that is already delivering savings and reliable service customers.

Laan's journey from administrative professional to business owner was directly inspired by her previous role. For five years as an Administrative Assistant at the Cooperative Research and Extension of the College of Micronesia, Yap Campus, Laan was the main point of contact for vendor purchasing. This firsthand experience highlighted the need for a more efficient process of ordering items from off-island and offering a lower cost to customers.

"I noticed that many on-island and off-island orders cost more than they should," Laan explains. This realization was the spark she needed. Driven by a desire to provide a

more affordable alternative, she decided to start her own company to benefit both local customers and suppliers.

### Leveraging Experience and SBDC Support

Laan's extensive professional background gave her a significant advantage when starting Ahr Island Supplier. Her work at CRE provided her with comprehensive knowledge of purchasing, processing orders, communicating with vendors, and mastering product sourcing and logistics. This skill set allowed her to manage the complex operations of an import business right from the start.

To successfully transition from an employee to an entrepreneur, Laan turned to the Yap Small Business Development Center (SBDC). She attended several SBDC workshops focused on cash flow management, basic bookkeeping and understanding the importance of financial statements. The SBDC proved to be an invaluable resource, providing the essential structure and guidance she needed.

"The Small Business Development Center gave me valuable guidance on starting and managing a business," Laan states. "They helped me understand all

the necessary steps to register, organize, and operate legally and efficiently."

### Initial Triumphs and Future Plans

The launch of Ahr Island Supplier, which is a side business operated during hours outside Jacinta's full-time job, required careful planning and a financial leap of faith. The business was funded with a loan, which allowed Laan to secure the necessary equipment and supplies for smooth operations.

However, the start-up process was not without its hurdles. Her biggest challenge has been navigating customer expectations surrounding payment. Because the import business requires upfront payment for orders, securing consistent sales has been difficult, as many customers prefer to receive and inspect their items before finalizing the transaction.

Despite this, Laan's motivation remains high, fueled by her most memorable triumph: successfully completing her first set of import orders. The initial success was validated by positive feedback from customers who were genuinely appreciative of the lower prices and reliable service Ahr Island Supplier provided.

Looking ahead, Laan has a clear vi-

sion. Her short-term plan is to focus on continuous operational improvement and building a loyal customer base. The long-term goal is ambitious: to expand her product options, grow her customer network, and eventually hire staff to help manage larger orders.

For anyone considering starting a business today, Jacinta Laan offers a simple, powerful piece of advice: "Start small, plan wisely, and never lose patience. Challenges may come, but they are what shape your success. Stay consistent, treat every customer with care, and believe in your journey—success will follow in time."

With determination and the foundational support from the Yap SBDC, Jacinta Laan is proving that an efficient, customer-focused approach to ordering can bring significant economic benefits to the island, one shipment at a time.

**Business Name:** Ahr Island Supplier

**Owner:** Jacinta Laan

**Type of Business:** Import

**Location:** Malay, Kanifay

**Hours of Operation:** 2 to 3 hours a day

**Contact Information:** ahrislandsupplier@gmail.com

### CONTINUED FROM PAGE 3

Their greatest reward continues to be the success stories of their students: graduates who now work in salons, launch their own businesses, or return to inspire others to follow the same path.

When asked what advice they would give to aspiring entrepreneurs, the founders agree that preparation and perseverance are key.

"Do your research, plan carefully, and surround yourself with people who share your vision," they say. "There will be challenges, but don't let fear stop you from starting. Every great

idea begins with one step forward."

What began as a shared dream among four determined individuals has blossomed into an institution changing lives across Guam.

Heritage Beauty College is more than a school, it's a space of transformation, creativity, and empowerment. Through

teamwork, dedication, and community spirit, Jolas V. DeVeas, Lolita S.N. Taitano, Jason Mondina and Phyliss Leon Guerrero have built something that goes far beyond business success.

They have built a legacy, a place where skill meets purpose, and where every student is given the chance to shine.





# House of Holstein:

## A CREATIVE JOURNEY

### ROOTED IN PASSION AND PURPOSE

By Jarneec' Halsey

Guam SBDC Business Advisor/WIB Program Coordinator

In the heart of Guam's creative community, House of Holstein stands as a reflection of one woman's vision to merge art, fashion, and storytelling into something far greater than a brand; it's a movement of self-expression and connection. Founded by Nicole Holstein, the business was born from her deep passion for creativity and her desire to inspire others to see art as a pathway to self-discovery and growth.

Nicole, an artist, designer, photographer, and educator, has long viewed creativity as a force that transforms lives. Growing up surrounded by inspiration and family encouragement, she developed a love for art that became central to who she is.

With a background in fine arts, philosophy, and psychology, she understands how art influences emotion and identity. Her journey through painting, photography, and fashion design led her to realize that her purpose was not only to create but also to help others connect with their own creative spirit.

Starting her own business was a leap of faith driven by both passion and purpose. Nicole wanted to build something that went beyond selling artwork; she wanted to create an environment where creativity and community could coexist.

Through House of Holstein, she brings together painting, wearable art, photography, and literature, giving people a space to experience art in all its forms. Each piece she creates tells a story, encouraging others to embrace their individuality and see beauty in transformation.

The process of starting a business was both exciting and challenging. Ni-

cole relied on her own savings to launch House of Holstein, investing in the tools, supplies, and creative materials needed to bring her vision to life. Balancing the roles of artist and entrepreneur required discipline, learning, and a deep belief in her purpose. There were moments of uncertainty and obstacles along the way, but each step strengthened her determination to continue building something meaningful.

A pivotal part of Nicole's journey was the support she received from the Guam Small Business Development Center (SBDC). Their guidance helped her refine her business plan, identify her target audience, and develop strategies for sustainable growth. They also provided valuable insights into marketing, finances, and operations helping her turn her creative ideas into a structured, thriving business. "The SBDC gave me the clarity I needed to move forward confidently," she often reflects when speaking with emerging entrepreneurs.

Through dedication and creativity, House of Holstein began to grow steadily. Nicole's artwork, known for its emotion and symbolism, began resonating deeply with people from all walks of life.

Her fashion designs and artistic photography soon followed, drawing attention from collectors, art enthusiasts, and individuals looking for something genuine and inspiring. Each new customer connection became a reminder that her art was more than a product; it was a bridge that united people through shared experiences and imagination.

The biggest challenges came in the form of time and resources. As a solo

business owner, Nicole had to learn every aspect of entrepreneurship: marketing, bookkeeping, inventory management, and customer engagement while continuing to create new work. There were long nights and difficult decisions, but she viewed each obstacle as part of the creative process itself. "Every business, like every artwork, requires patience and persistence," she often shares. "You keep refining it until it reflects your truth."

Her most memorable triumphs have been the moments when her work inspired others. Whether through an art sale, a workshop, or a meaningful conversation with someone who connected deeply with her creations, Nicole's success is defined not just by growth, but by impact. Those human connections, people feeling seen, inspired, or motivated by her work remain at the heart of House of Holstein's mission.

Looking ahead, Nicole plans to continue expanding her creative offerings through new art collections, fashion pieces, and storytelling projects that celebrate the power of individuality and creativity. In the future, she hopes to open a larger creative hub, an inspiring space where other artists can collaborate, learn, and grow together. Her long-term vision is to see House of Holstein become a global name synonymous with creativity, empowerment, and authenticity.

To aspiring business owners, Nicole's advice is both simple and profound: believe in your vision and start where you are. "You don't have to have everything figured out," she says. "Just take the first step, stay consistent, and be open

to learning. Passion will carry you through when things get tough."

House of Holstein is more than a business, it's a reflection of how creativity and courage can shape not only a career but a life. Through her art, fashion, and storytelling, Nicole Holstein continues to connect with people across Guam and beyond, reminding everyone that the journey of creating something meaningful begins with one bold decision to start.

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**Owner:** Nicole Holstein

**Contact Information:** Instagram: Houseofholstein

<https://www.houseofholstein.com/>

**Hours of Operation:** Online



# The Ripple Effect of Cybercrime: Why Even Careful People Get Caught in the Net

By Kenneth Hizon

Guam SBDC Business Advisor/Training Coordinator

Most of us believe we are being smart online. We use strong passwords, avoid suspicious links, and turn on extra login security. Yet, even with all these precautions, millions of people still have their personal information stolen each year.

So how does this happen? The truth is that cybersecurity is not only about what you do. It is also about what everyone else around you does. One careless click or a weak security system in another place can expose your information too.

## The Myth of Complete Safety Online

It feels good to think that being careful is enough to stay safe. But online, we are all connected. We share information with banks, schools, employers, and social media companies. If any one of those systems gets hacked, your data could end up being stolen, even if you did nothing wrong.

Cybercrime spreads like ripples in water. A single weak point can cause problems for thousands of people who never expected it.

## How Cybercrime Reaches You Indirectly

You do not need to be targeted directly to become a victim. Cybercrime often spreads quietly through shared systems and trusted relationships. Here are some of the most common ways:

- **Data Breaches:** When a business or service is hacked, customer information such as names, addresses, and credit card numbers can be stolen and sold online.

- **Vendor or Supply Chain Attacks:** Hackers break into trusted software or service providers. Anyone who uses their systems can then be affected.

- **Social Media Scams:** A friend's hacked account may send you a link that looks real. Because it came from someone you know, you might click it without

thinking. Criminals take advantage of our trust and connections.

- **Public Service Attacks:** Hospitals, schools, and local governments are common targets. A ransomware attack can delay services, leak personal data, or even shut down community programs.

- **Unsecured Apps and Small Businesses:** Many local clinics, daycares, or nonprofits use affordable software that lacks strong protection. If those systems are compromised, customer data can be leaked too.

## Real-World Examples

- **Equifax (2017):** A credit bureau's security failure exposed personal information for nearly half of all Americans.

- **MOVEit (2023):** A single software flaw allowed hackers to access data from over two thousand organizations, including government offices, universities, and private companies.

- **Artificial Intelligence Scams:** Criminals now use advanced computer tools to create fake voices, videos, and emails that look or sound real. Some have even pretended to be company executives or family members to trick people into sending money.

- **Local Impacts:** In Guam and across the Pacific, small businesses rely on cloud systems for billing, payroll, and registration. When these platforms are hacked, entire communities feel the effects.

Cybercrime rarely stays contained. Once information leaks, it can spread fast and wide.

## The Human Cost

The impact of cybercrime is not just technical. It affects real people in very personal ways:

- **Identity Theft:** Stolen information can be used to open fake accounts or file false tax returns.

- **Financial Loss:** Fixing fraudulent charges or damaged credit can take months.

- **Reputation Damage:** Fake social media profiles or deepfake videos can harm someone's credibility or relationships.

- **Emotional Stress:** Victims often feel helpless and frustrated, especially when they realize it happened through no fault of their own.

## How to Protect Yourself, Even When Others Make Mistakes

You cannot stop every data breach, but you can reduce the damage and be prepared.

1. **Share Less Personal Information:** Provide only what is necessary when filling out online forms. Avoid giving your full birthdate, home address, or Social Security number unless it is absolutely required.

2. **Use Separate Emails for Different Purposes:** Create one email for personal use, another for work or finances, and one for signing up on new websites. This makes it harder for hackers to connect your accounts.

3. **Turn On Multi-Factor Authentication:** This adds another step to log in, like confirming a code from your phone. Even if someone has your password, they cannot access your account.

4. **Avoid Reusing Passwords:** If one password is stolen, criminals can try it on all your other accounts. Use a password manager to keep them organized and unique.

5. **Be Careful When Using Sign In With Google or Facebook**

These shortcuts may be convenient, but if one account gets hacked, all the connected accounts are at risk. Create separate logins when possible.

6. **Check Your Online Presence:** Re-

view old accounts and privacy settings. Delete accounts you no longer use. You can check if your email has been exposed in a data breach by searching your address on trusted websites such as "Have I Been Owned."

7. **Watch Your Finances:** Turn on alerts for new bank transactions. Review your credit report each year. Remember, stolen data can be used long after a breach is reported.

8. **Choose Companies That Take Security Seriously:** Before you give personal details to any business, ask how they protect your data. If they cannot explain their safeguards, be cautious.

9. **Have a Response Plan:** If a company you use is hacked, change your passwords right away. Contact your bank if you suspect financial data was exposed. Watch for suspicious emails or calls that use your leaked information.

10. **Strengthen Your Community:** Cybersecurity works best when everyone participates. Encourage your family, friends, and coworkers to learn the basics. When others around you are safer, so are you.

## Final Thought

Technology keeps advancing, and so do the tricks used by cybercriminals. But the strongest defense remains awareness and preparation.

You cannot control every data breach, but you can control how ready you are to face one. Stay alert, ask questions, and help others do the same.

Because in our connected world, protecting each other online is just as important as protecting ourselves.



# EXPLORING A NEW BUSINESS MODEL:

## *The Guam Uniform Limited Cooperative Association Act (P.L. 37-147)*

By Michael Taijeron, Jr.  
Associate Network Director

Guam's small business landscape has gained a new and promising legal structure that blends the spirit of cooperation with the flexibility of modern enterprise, the Guam Uniform Limited Cooperative Association Act, now Public Law 37-147.

Signed into law by Governor Lourdes A. Leon Guerrero on December 28, 2024, this new act establishes the Limited Cooperative Association (LCA) as a legal entity option for entrepreneurs and community groups seeking to pursue shared economic goals while promoting democratic governance, equity participation, and sustainability.

### What Is a Limited Cooperative Association?

A Limited Cooperative Association (LCA) combines the cooperative principles of member ownership and control with the structural flexibility of an LLC. It allows two types of members:

- Patron members, who actively participate in the cooperative's operations, and
- Investor members, who contribute capital but whose combined voting power cannot exceed 20% of the cooperative's total governance rights (as defined in the law).

This balance ensures that the business remains democratically governed by those who use its services or contribute labor, while still being able to attract investment capital to support growth.

Under the Act, LCAs can be organized for any lawful purpose, whether for profit or public benefit, and have perpetual duration unless otherwise stated in their organizing documents.

### Why This Matters for Guam's Entrepreneurs

Historically, Guam's cooperative laws

applied only to nonprofit cooperatives, limiting opportunities for for-profit member-based enterprises. The new law modernizes Guam's business code in line with other U.S. jurisdictions such as Colorado, Utah, and Washington, where LCAs are used to empower small businesses to pool resources, share risks, and compete effectively with larger corporations.

For small businesses, social enterprises, and community projects focused on sustainability or shared ownership, the LCA model offers a middle ground between a nonprofit cooperative and a traditional for-profit corporation.

### Advantages of an LCA

- **High Success Rates:** Cooperatives worldwide have some of the highest business survival rates. Studies show between 80%–90% continue to operate beyond five years compared to traditional businesses (Co-operatives UK Research Report, 2019).
- **Democratic Governance:** Patron members retain at least 80% of voting rights, ensuring decision-making stays in the hands of those directly engaged in the cooperative's purpose.
- **Capital Flexibility:** Allows outside investors to contribute funds without relinquishing member control.
- **Job Stability and Fair Wages:** LCAs often demonstrate higher job retention rates, offer above-average wages, and build additional wealth for employees through internal capital accounts.
- **Sustainability and Circular Economy:** Many cooperatives practice reduce, reuse, recycle, pay their fair share in taxes, and actively contribute to a circular economy.
- **Crisis Resilience:** Research indicates

cooperatives fare better during economic downturns due to shared risk and collective decision-making.

- **Attracting Impact Investors:** LCAs can appeal to targeted impact investors seeking projects aligned with sustainability, community equity, and long-term value creation.

- **Succession and Job Protection:** Cooperatives also provide a viable exit strategy for business owners looking to transition or sell their business while preserving local jobs and protecting long-standing employees who have helped build the enterprise.

If we want a stronger and more resilient economy and community, we need business models with these kinds of positive, measurable impacts on our local economy.

### Potential Disadvantages

- **Complex Setup:** Drafting bylaws that define member rights and voting balance can be more complex than forming an LLC or sole proprietorship.
- **Regulatory Novelty:** Since the law is new, there may be limited local precedent or guidance until administrative rules and tax interpretations are established.
- **Member Coordination:** Success depends on maintaining transparent and democratic governance, requiring active participation from members.

### Use-Case Examples

- **Farmers or Fishers Cooperative:** Local producers could form an LCA to jointly market products, share processing facilities, and access larger retail markets.
- **Renewable Energy Project:** Community members and investors could pool funds to build a solar farm, ensuring

community benefit and shared profits.

- **Artisan Marketplace:** Creators could unite under an LCA to manage shared retail or e-commerce operations, reducing individual overhead.
- **Shared Service Providers:** Small business owners in sectors like logistics or childcare could form LCAs to collectively manage costs and contracts.
- **Housing Cooperatives:** Residents could form an LCA to develop and manage affordable, community-owned housing.
- **Food and Grocery Co-ops:** Communities could organize to source and sell local, sustainable products while keeping profits circulating locally.

### Looking Ahead

The passage of Public Law 37-147 represents a major milestone for Guam's small business ecosystem. It introduces a modern cooperative framework that values both equity and innovation, giving entrepreneurs, investors, and community groups a new way to grow together.

Organizations such as Pacificnesian Equities and the Micronesia Climate Change Alliance, who championed this legislation, are working with partners like the Pacific Islands SBDC Network to develop educational opportunities that will help the public understand how to form and manage LCAs responsibly.

### Learn More

To learn more about forming an LCA, contact the Guam Department of Revenue and Taxation, or reach out to your partners at the Guam SBDC for business counseling and startup guidance.

For those looking to build a business rooted in community, democracy, and shared prosperity, the LCA may be the ideal path forward.

# Empowering the Pacific Islands SBDC Network Through AI Certification

By Pacific Islands SBDC Network Staff



The Pacific Islands Small Business Development Center (SBDC) Network is embracing innovation with the completion of its first wave of AI-U Certifications, marking a major milestone in advancing digital transformation across Micronesia. This initiative equips business advisors with the knowledge and tools to integrate artificial intelligence into advising, training, and client support.

Eustoria Borja from the Republic of Palau SBDC, Emily O'Steen from the

Kosrae SBDC, and Jarneec Halsey from the Guam SBDC successfully completed the certification. Each advisor gained hands-on experience in developing AI assistants, automating workflows, and using AI to enhance client communication and data organization.

These new skills are already being applied to improve counseling sessions, streamline administrative processes, and expand access to business support services throughout the islands.

For Halsey, who also serves as the

Women in Business Program Coordinator on Guam, the certification represents a forward-thinking approach to client engagement and business advising. "AI is no longer a distant concept, it's a practical tool that helps us serve entrepreneurs more efficiently and creatively," she shared.

Building on this success, the Pacific Islands SBDC Network will launch AI-integrated training sessions in 2026, designed to help small business owners leverage AI for marketing, operations,

and financial management. These upcoming workshops will bridge the digital gap and empower entrepreneurs to thrive in an increasingly technology-driven world.

With these certified advisors leading the way, the SBDC Network continues to pave the path for innovation and inclusive growth across the Pacific ensuring that the region's entrepreneurs are equipped with the tools, knowledge, and confidence to succeed in the future economy.



# Five AI Tools That Can Transform Your Guam Small Business

## Smart Technology Meets Island Entrepreneurship

By **Brian San Nicolas**

*MBA, MHR, Independent Small Business Advisor*

Starting a business on Guam comes with many unique challenges - we're separated from off-island suppliers by thousands of miles of ocean, we serve diverse customers speaking multiple languages, and we're juggling tourism seasons with service and military contracts. But here's the good news: artificial intelligence (AI) tools are finally affordable and simple enough that any small business owner can use them, even if you've never considered yourself "tech-savvy."

Think of AI as having a smart assistant who never sleeps, doesn't need benefits, and often costs less than \$50 a month. Here are five AI tools that Guam entrepreneurs are already using to level the playing field:

**1. ChatGPT or Claude (Free - \$20/month)** These are like having a business consultant, copywriter, and translator in your pocket. Need to write a professional email to an off-island supplier? Done in seconds. Want to translate your menu into Tagalog or create social media posts? Easy. Local food truck owners are using these to draft business plans, and retail shops are creating product descriptions for their websites. The free versions work great for most needs, and they work fine even with sometimes slower, island internet speeds.

**2. Canva with AI Features (\$15/**

**month for Pro)** You don't need to hire an expensive graphic designer anymore. Canva's AI tools help you create professional-looking flyers, social media graphics, menus, and business cards in minutes. Just type what you want - "tropical sunset background for a restaurant menu" - and the AI generates options.

**3. QuickBooks Online with AI Bookkeeping (\$30-\$50/month)** Taxes and bookkeeping stress out most business owners, but QuickBooks now has AI that automatically categorizes your expenses, spots duplicate charges, and even reminds you about Guam tax deadlines. It syncs with your bank account and does the math for you. If you have an accountant or tax preparer to review your various files/entries, you can share your account online with them for review.

**4. Tidio or Chatbase (Free - \$25/month)** These AI chatbots answer customer questions on your website 24/7 - critical when dealing with off-island customers in different time zones or tourists planning trips. You train the bot with your business information (hours, prices, services), and it handles routine questions while you sleep. By adding one, your business may see significant increases in online inquiries because customers will receive instant responses even after closing time.

**5. Grammarly Business (\$25/month per team member)** Clear communication matters when you're coordinating with off-island suppliers, responding to military RFPs, or marketing to tourists. Grammarly uses AI to check your spelling, grammar, and tone in emails, proposals, and social media posts. It makes everyone on your team sound professional, even if English isn't their first language. It is not uncommon to win bids or contracts by initially creating broad and general draft proposals then finally submitting "impressively polished" ones after using Grammarly.

### Bonus Tools Worth Exploring

Once you've mastered the basics, consider these two powerhouse tools that Guam businesses are using enthusiastically:

**Gamma (Free - \$20/month)** Need to pitch investors or present to potential clients? This AI tool creates stunning presentation slides in minutes. Just type your talking points - "presentation about my new food delivery service" - and the AI designs professional slides with layouts, images, and graphics. No more wrestling with PowerPoint or Keynote templates. Local real estate agents can use Gamma to create property presentations that impress off-island investors. Nonprofit directors built a grant proposal presentation

in under an hour.

**CapCut (\$20/month)** Short videos dominate social media, and this tool makes video creation ridiculously easy - even if you've never edited video before. Record clips on your phone, and the AI adds captions, transitions, music, and effects automatically. Several CHamoru food preparers/vendors have used CapCut to showcase their dishes on Instagram and TikTok,

### Getting Started

The beauty of these tools? Most offer free trials, work on your phone or computer, and require no special training. Start with just one, maybe ChatGPT for everyday tasks, and add others as you get comfortable. Many local business owners meet monthly at the Guam Chamber of Commerce to share tips on using these tools.

Our island's entrepreneurs have always been creative problem-solvers. Now, with AI tools that cost less than hiring one part-time employee, we have technology that understands our unique challenges - from time zone differences to language diversity - and helps us compete with businesses anywhere in the world.

The future of Guam small business isn't just about working harder. It's about working smarter, and AI is making that possible for everyone.

# Leading Small Teams: Lessons from *The Five Dysfunctions of a Team*

By Michael Taijeron, Jr.  
Associate Network Director

Small businesses often thrive on close-knit teams where every person plays a critical role. Yet, leading a small team comes with unique challenges, especially when trust, communication, or accountability break down. Patrick Lencioni's well-known framework, *The Five Dysfunctions of a Team*, offers a roadmap for leaders to identify barriers and build healthier, more effective teams. The framework emphasizes that leaders must intentionally foster trust, encourage constructive conflict, ensure clarity and buy-in, promote mutual accountability, and keep the team focused on shared results.

**Absence of Trust.** Trust is the foundation of all teamwork. In small businesses, where resources are limited, leaders need their teams to be open and honest about strengths, weaknesses, and mistakes. Without trust, people hold back, fearing judgment. Model vulnerability. Share your own challenges, ask for input, and show your team that it's safe to be candid.

**Fear of Conflict.** Some teams mistake harmony for health, avoiding tough conversations to "keep the peace." In reality, healthy conflict is essential for growth. Without it, ideas stay unchallenged, and innovation suffers. Encourage respectful debate. Set ground rules for discussions so differing opinions are valued, not silenced.

**Lack of Commitment.** When issues are not fully aired, decisions feel unclear or forced. Team members may nod in agreement but leave the meeting without real buy-in. Clarify decisions and next steps. Ask each person to restate commitments so everyone is aligned and invested in the outcome.

## High Performing Team Features

*Focuses on team success; celebrates collective results.*

*Holds peers accountable; maintains high standards.*

*Commits to decisions; embraces accountability.*

*Engages in constructive debate; values diverse perspectives.*

*Shares vulnerabilities; builds mutual trust.*

## Five Dysfunctions of a Team



Image adapted from "5 Dysfunctions of a Team: Strategies for Success," by Matthew Channell, TSW Training Blog, Oct. 17, 2023.

**Avoidance of Accountability.** Small teams can quickly falter if members hesitate to hold one another accountable. Peer-to-peer accountability, not just the leader enforcing rules, is what drives excellence. Normalize accountability. Frame it as supporting, not criticizing, each other to reach shared goals.

**Inattention to Results.** When individuals prioritize personal success over team success, the business stalls. In small businesses, this might look like chasing personal recognition or protecting "my project" instead of the company's larger mission. Keep results visible. Use score-

boards, simple metrics, or shared goals so the team sees progress and feels collective ownership.

### Putting It Into Practice

For small business leaders, applying this model doesn't require complex systems. Start small:

- Host regular team check-ins focused on trust-building.
- Celebrate open dialogue and healthy disagreements.
- End meetings with clear, written commitments.
- Build accountability into daily rou-

tines.

- Tie every individual's work back to the business's overall results.

By addressing these five dysfunctions, leaders can strengthen the bonds within their small teams, creating a culture where collaboration thrives and results follow.

*At the Pacific Islands SBDC Network, we work alongside small business owners to not only support financial growth but also strengthen leadership and management practices. Building healthy teams is one of the most impactful steps leaders*



# Pacific Islands SBDC Network Empowers Staff to Strengthen Small Businesses Across the Region

By Pacific Islands SBDC Network Staff

The Pacific Islands Small Business Development Center Network (PISBDCN) brought together business advisors and leaders from across Micronesia for its Fall 2025 Professional Development Trainings, held Oct. 8 and 9, 2025, at the University of Guam School of Business and Public Administration.

The two-day event served as a hub of collaboration and growth, with participants from Guam SBDC, Palau SBDC, Chuuk SBDC, Yap SBDC, and Kosrae SBDC. Designed to strengthen advisor expertise, foster innovation, and deepen regional partnerships, the training reaffirmed PISBDCN's commitment to empowering small businesses throughout the Pacific.

## Building Skills and Strategic Vision

This year's program focused on both technical skill-building and strategic planning to advance the network's long-term goals. Advisors and staff took part in sessions covering Intermediate Microsoft Excel, AI Developments and Trends, and an in-depth review of the 2026 PISBDCN Strategic Plan, which was updated collaboratively to align with future growth and impact goals.

In addition, sessions on Cybersecurity for Small Business, Financial Projections using the 4 Product Model, Client Counseling and Success Stories, and Exporting and Shipping in the Region provided advisors with tools tailored to the Pacific Islands' evolving business environment.

## Inspiring Guest Speakers

The event featured impactful guest ses-



sions led by regional experts. Shelyn Shiro, HR Specialist at Citidel Pacific Ltd., presented on the importance of teamwork and effective communication across centers, while Jeffrey Garrido, Account Executive at CentriX Global Distributors, offered practical insights into exporting and shipping logistics, encouraging greater engagement in regional and international trade.

Participants also shared key takeaways from their attendance at the ASBDC 46th Annual Professional Training Event during interactive "Lunch and

Learn" sessions, fostering peer learning and collective reflection across centers.

## Empowering Advisors, Strengthening Economies

"These trainings are vital to ensuring our advisors and leadership continue to grow professionally and deliver meaningful impact to small businesses across Guam and the Micronesian region," said Faith Antol, Network Program Associate at the Pacific Islands SBDC Network. "By investing in our staff's development, we're strengthening our entire network's capacity to

empower entrepreneurs."

The Fall 2025 Professional Development Trainings not only enhanced staff capabilities but also reinforced PISBDCN's network-wide collaboration and commitment to regional economic resilience.

With the next professional development event scheduled for Spring 2026, PISBDCN remains steadfast in its mission to empower entrepreneurs, support small business growth, and foster sustainable economic development across the Pacific.



# Start-up Micronesia 2025 Ignites Entrepreneurial Spirit Across the Region

By Faith Antol  
Network Program Associate



**Team Guam**  
Business Name: OceanLink  
Robert Jackson & Charlie Hermosa



**Team Chuuk**  
Business Name: Chuuk Harvest Corporation  
Melmarie Walliby, Chenifa Ray, Benereen Shirai



**Team Kosrae**  
Business Name: Makontowe Spring Water  
Robert G. George, Sheral George,  
and Benur Lonno

For four days in June, the Pacific Islands Small Business Development Center Network (PISBDCN) turned up the energy across Micronesia as aspiring entrepreneurs, innovators, and business enthusiasts came together to bring their ideas to life.

Start-up Micronesia 2025, held June 18 to 21, was more than a competition—it was a celebration of creativity, collaboration, and the region's growing entrepreneurial spirit.

Participants from Guam, Palau, the Marshall Islands, and the Federated States of Micronesia—including Yap, Chuuk, and Kosrae—immersed themselves in 54 hours of intense brainstorming, pitch polishing, and hands-on venture development. Guided by mentors and industry experts, teams navigated

challenges and transformed concepts into real-world solutions aimed at making a difference in their communities.

## Turning Ideas into Impact

The excitement was palpable as local competitions identified island champions, who then advanced to the regional showdown. Winners were celebrated not only for their innovation but also for the dedication and resilience they demonstrated throughout the event.

The top three regional teams of Start-up Micronesia 2025 were:

**First Place: OceanLink – Guam**

**Second Place:** Chuuk Harvest Corporation – Chuuk

**Third Place:** Makontowe Spring Water – Kosrae

“These teams didn’t just pitch ideas—

they showed us the heart and ingenuity of Micronesia’s future business leaders,” said Frederick Granillo, Network Director at PISBDCN. “Their projects have the potential to create lasting impact in their communities and inspire other entrepreneurs across the islands.”

## A Celebration of Community and Collaboration

The event’s success relied on the support of countless sponsors, partners, volunteers, and mentors, including AM Insurance, Ada’s Trust & Investment Inc., Air Marshall Islands, the ROC Taiwan Embassy, and numerous local businesses. Leadership from the University of Guam, PISBDCN, and regional judges helped ensure that Start-up Micronesia 2025 was not only competitive but also nurturing for participants at every step.

From the intensive workshops to the lively pitch sessions, the event fostered collaboration and learning that will extend far beyond the four days.

## Looking Ahead

Start-up Micronesia 2025 has once again proven that the Pacific Islands are a hub of creativity and entrepreneurial talent. With continued mentorship, support, and community engagement, the region’s entrepreneurs are well-positioned to drive sustainable economic growth and bring transformative ideas to life.

For more information about Start-up Micronesia and the Pacific Islands Small Business Development Center Network, contact the SBDC Lead Center at 671-735-2590 or sbdc@pacificsbdc.com.





# Eustoria Borja Takes the Helm as Palau SBDC Director, Bringing Experience and Vision to Local Entrepreneurs

By Faith Antol  
Network Program Associate

**P**alau – The Pacific Islands Small Business Development Center Network (PISBDCN) welcomed Eustoria Borja as the new Director of the Palau Small Business Development Center (SBDC) on July 14, 2025. With a career marked by being an experienced Project Coordinator, Journalist with a focus on Business Development, Borja brings both expertise and a deep commitment to supporting Palau's small business community.

"I am excited to join the Palau SBDC and to work directly with entrepreneurs who are passionate about

growing their businesses," Borja said.

As center director, Borja will oversee business counseling, training workshops, and community outreach initiatives, helping local business owners navigate the challenges of entrepreneurship. Her leadership is expected to expand access to resources, provide practical guidance on business planning and financing, and foster sustainable economic growth throughout Palau.

"Having a dedicated director in Palau is a huge milestone for our network and the local business community," said Frederick Granillo, PISBDCN

Network Director. "Eustoria's experience in Journalism and Business Development will allow her to make an immediate impact, helping entrepreneurs turn their ideas into successful businesses."

The Palau SBDC serves as a critical resource for small business owners, offering one-to-one consulting, workshops on business management, and access to financing and market insights. Under Borja's leadership, the center aims to deepen engagement with local communities and empower more entrepreneurs to succeed.

## About the Pacific Islands Small Business Development Center Network

*The Pacific Islands Small Business Development Center Network provides professional guidance and support to small business owners and aspiring entrepreneurs across the Pacific Islands, including Guam, the Federated States of Micronesia, Republic of Palau, and the Republic of Marshall Islands. The Palau SBDC helps entrepreneurs start, manage, and grow businesses by offering consulting, training, and access to critical resources. For more information, visit <https://pacificsbdc.com/locations/palau-sbdc>*

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Penalyn learned the foundations of business planning and financial management. "SBDC and GUMA didn't just provide resources," she says. "They gave me the courage and knowledge to believe in myself as an entrepreneur."

Her most memorable moment came on grand opening day, when she watched the first customers walk through the door. "Seeing our dream come to life was emotional and rewarding," she says. "It reminded me that faith and perseverance can turn anything into reality."

Today, Guam Sweet Spot continues to grow, delighting customers across the island with innovative mochi-inspired desserts and a mission rooted in joy and island pride. In the short

term, the café aims to expand its reach through community events and local markets. Looking ahead, Penalyn dreams of opening another location, or even franchising, to share her family's love and creativity beyond Guam's shores.

Her advice to aspiring entrepreneurs is simple but profound: "Start with faith. Don't be afraid to take that first step, even if you feel unprepared. Surround yourself with people who believe in your dream, and trust God's timing, sometimes the path you didn't plan for leads you exactly where you're meant to be."

From a kitchen table during the pandemic to a thriving dessert café, Guam Sweet Spot stands as a testament to what happens when passion

meets purpose, and when every challenge becomes an ingredient in a recipe for success.



Photo courtesy of Sweet Spot/ Facebook



# Empowering Guam's Women Entrepreneurs: The 2025 Women in Business Program Soars

By Pacific Islands SBDC Network Staff

The University of Guam's Small Business Development Center (SBDC) continues to lead the way in empowering women entrepreneurs through its Bank of Guam Women in Business (WIB) Program, which has seen another transformative year under the leadership of Jarneec S. Halsey, Program Coordinator and Business Advisor.

Since its inception in 2006, the WIB Program has helped shape Guam's entrepreneurial landscape by supporting nearly 6,000 women-owned businesses, conducting more than 1,500 training sessions, and empowering over 18,000 women across the island. In the first half of 2025 alone, the program achieved remarkable milestones, securing more than \$1.19 million in combined equity and financing for clients across industries such as retail, food service, and vocational education.

This impact has been fueled by a dynamic lineup of trainings and workshops designed to help women strengthen their leadership, creativity, and confidence in business.

Through sessions like "How to Start a Biz with a Little Riz," "Women in Leadership: Okay Queen," "The Way She Thinks: Innovation and Creativity in Business," and "A Woman's Touch: Personal Branding and Professional Image," participants gained practical tools to enhance their professional image and develop growth strategies tailored to Guam's unique market. These trainings not only offered technical guidance on business management and financial literacy but also encouraged women to step into leader-



ship roles and build stronger connections within the entrepreneurial community.

The program's influence extended beyond classroom walls into the broader community. Halsey represented the SBDC at events such as Junior Achievement's Company of the Year competition, where she was a judge, at the University of Guam providing business strategy presentations and workshops for local veterans through I Hinanao, I Magahet Yan I Ininna.

These efforts bridged education, mentorship, and industry, inspiring students, startups, and nonprofits to embrace entrepreneurship as a pathway to empowerment. Each event served as an opportunity to inspire future leaders, share real-world business insights, and demonstrate the impact of collaboration between education, industry, and community service.

These community connections translated into measurable outcomes. From January through June 2025, the program

provided more than 105 hours of one-on-one counseling to 29 women-owned businesses, helping them secure financing, obtain licenses, and expand operations.

Several clients successfully opened new retail spaces, while others increased their product distribution and created local employment opportunities. Through this direct advising and support, many women were able to transition from early-stage or family-run ventures into structured, growth-oriented enterprises that now contribute to Guam's growing economy.

As the year continues, the WIB Program is looking ahead with renewed energy and an expanded vision. Upcoming sessions such as "Money Moves and Mindsets" on personal finance, "Queen of Digital Dreams" on technology and digital innovation, and "Impact by Her, Changing the Game" on sustainability and social impact will build on the foundation of success already achieved. New

partnerships, collaborations, and upcoming podcasts are also on the horizon furthering the program's ability to connect women with the tools and networks they need to thrive.

"Each initiative we launch isn't just about business growth, it's about building confidence, leadership, and community," she explained. "My goal is to instill in our clients that they don't have to wait for a seat at someone else's table as they have the courage, knowledge and strength to build their own." With the support from various sponsorships, continued partnerships and collaborations, the 2025 Women in Business Program continues to be a cornerstone of empowerment, helping women across Guam turn ideas into action and dreams into thriving enterprises.

For more information about the Women in Business Program, contact the Guam SBDC at the University of Guam School of Business and Public Administration.



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For Antonette, that moment symbolized success not just financial gain, but the joy of seeing her community embrace what she had built. “When I saw people smiling and enjoying the food, I knew I was doing exactly what I was meant to do,” she says.

Since opening, the business has continued to grow steadily. In the short term, Antonette plans to expand her menu, improve her kitchen equipment, and introduce catering options for local events and private gatherings. In the long term, she dreams of opening a brick-and-mortar restaurant that captures the warmth and hospitality of Chamorro culture.

Her vision is to make Geftao Chamorro Foods a household name one that represents tradition, family, and pride in local flavor.

For those considering starting a business, Antonette offers heartfelt advice: “Don’t rush it—take your time to plan, learn, and stay consistent. The process will test you, but every challenge will make you stronger. Believe in yourself, stay true to your purpose, and never for-



get why you started.”

Today, Geftao Chamorro Foods stands as a proud example of what passion, fam-

ily, and faith can achieve. From humble beginnings in Talofofo to a thriving food hub in Chamorro Village, Antonette Pitter has proven that success grows when

you stay rooted in your values. Every plate she serves is more than a meal it’s a piece of Guam’s story, shared with the world one bite at a time.

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